

In the Claims:

1. (Currently Amended) A method for providing customer sales information, the method comprising:

- a) ~~receiving~~ sending a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization at ~~to~~ a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization ~~using a terminal that is remote from the CSIPC server;~~
- b) retrieving external credit rating information associated with the customer from an external credit rating agency (ECRA) system ~~using~~ via the customer sales information processing and communication CSIPC server, wherein the external credit rating agency ECRA system is not associated with the organization; and
retrieving internal customer information associated with the customer by the business organization, via the customer sales information processing and communication server, wherein the internal customer information includes payment history information associated with the customer;
- e) sending the customer sales information from the customer sales information processing and communication CSIPC server to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information.

2. (Currently Amended) The method of Claim 1 wherein the remote terminal is a wireless communication device and the request is sent to the customer sales information processing and communication CSIPC server using a wireless signal.

3. (Currently Amended) The method of Claim 1 wherein the remote terminal and the customer sales information processing and communication CSIPC server communicate via a public switched telephone network (PSTN).

4. (Currently Amended) The method of Claim 1 wherein the remote terminal and the customer sales information processing and communication CSIPC server communicate via the Internet.

5. (Currently Amended) The method of Claim 1 wherein the customer sales information is sent from the customer sales information processing and communication CSIPC server to the remote terminal as a textual ~~and/or graphical~~ message.

6. (Currently Amended) The method of Claim 5 further comprising displaying the textual ~~and/or graphical~~ message on a display of the remote terminal.

7. (Currently Amended) The method of Claim 1 wherein:

- a) the request includes a first customer identifier corresponding to the customer;
- b) the method further comprises associating the first customer identifier with a second customer identifier using the customer sales information processing and communication CSIPC server; and
- e) ~~the step of~~ retrieving the external credit information includes providing the second customer identifier to the external credit rating agency ECRA system.

8. (Original) The method of Claim 7 wherein the first customer identifier is a telephone number.

9. (Original) The method of Claim 8 wherein the customer sales information includes the name of the customer.

10. (Cancelled)

11. (Cancelled)

12. (Currently Amended) The method of Claim ~~1~~ 10 further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating.

13. (Currently Amended) The method of Claim ~~1~~ ~~10~~ further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term.

14. (Original) The method of Claim 13 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

15. (Currently Amended) The method of Claim 1 wherein:

a) the remote terminal is a wireless communication device and the request is sent to the customer sales information processing and communication CSIPC server using a wireless signal;

b) the request includes a telephone number corresponding to the customer;

c) the method further comprises associating the telephone number with a customer identifier using the customer sales information processing and communication CSIPC server;

d) ~~the step of~~ retrieving the external credit information includes providing the customer identifier to the external credit rating agency ECRA system;

e) the method further comprises retrieving payment history information associated with the customer by the business organization from a database of the customer sales information processing and communication CSIPC server; and

f) the customer sales information is also based on the payment history information.

16. (Original) The method of Claim 15 further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating.

17. (Original) The method of Claim 15 further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term.

18. (Original) The method of Claim 17 wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.

19. (Previously Presented) The method of Claim 1, wherein the sales representative is a sales representative for a vendor of business directory advertisements, and further comprising offering to sell the customer a business directory advertisement.

20. (Previously Presented) The method of Claim 1 including authenticating the sales representative to confirm that the sales representative is authorized to access the customer sales information.

21-25 (Cancelled)

26. (Currently Amended) A method for providing customer sales information, the method comprising:

a) ~~receiving~~ ~~sending~~ a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization ~~at to~~ a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization;

b) retrieving customer rating information associated with the customer via using the customer sales information processing and communication CSIPC server, comprising retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system is not associated with the organization;

retrieving internal customer information associated with the customer from the business organization, wherein the internal customer information includes payment history information associated with the customer and an internal customer rating based on both the external credit rating and the internal customer information;
and

e) automatically determining a sales term using the customer sales information processing and communication CSIPC server, wherein the sales term is based on the customer rating information and internal customer information, wherein

the sales term includes at least one of a maximum allowed sale amount and a required down payment; and

d) sending the sales term to the remote terminal ~~sales representative~~ from the customer sales information processing and communication CSIPC server;

~~wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.~~

27-33 (Cancelled)

34. (Currently Amended) A system for providing customer sales information, the system comprising:

a) a customer sales information processing and communication (CSIPC) server associated with and under the control of a business organization; ~~and~~

b) ~~a terminal that is remote from the CSIPC server and operable to send a request for customer sales information associated with a customer from a sales representative of the business organization to the CSIPC server;~~

e) wherein the customer sales information processing and communication CSIPC server is configured to:

receive ~~a~~ the request for customer sales information associated with a customer from the a remote terminal of a sales representative of a business organization;

retrieve external credit rating information associated with the customer from an external credit rating agency (~~ECRA~~) system, wherein the external credit rating agency ECRA system is not associated with the organization; and

retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer;

send the customer sales information to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information.

35. (Cancelled)

36. (Cancelled)

37. (Currently Amended) A system for providing customer sales information, the system comprising:

a customer sales information processing and communication (~~CSIPC~~) server associated with and under the control of a business organization, wherein the customer sales information processing and communication CSIPC server is configured to:

receive a request for customer sales information associated with a customer from a remote terminal of a sales representative of the business organization ~~for customer sales information associated with a customer~~;

retrieve customer rating information associated with the customer, comprising retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system is not associated with the organization;

retrieve internal customer information associated with the customer from the business organization, wherein the internal customer information includes payment history information associated with the customer and an internal customer rating based on both the external credit rating and the internal customer information;

automatically determine a sales term, wherein the sales term is based on the customer rating information and internal customer information, wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment; and

send the sales term to the remote terminal of the sales representative;

~~wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.~~

38. (Cancelled)

39. (Currently Amended) A computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code executable by a customer sales information processing and communication (CSIPC) server comprising to cause the customer sales information processing and communication server to:

- a) ~~computer readable program code configured to receive~~ send a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization using a terminal that is remote from the CSIPC server;
- b) ~~computer readable program code configured to retrieve~~ external credit rating information associated with the customer from an external credit rating agency (~~ECRA~~) system ~~using the CSIPC server~~, wherein the external credit rating agency ECRA system is not associated with the organization; and retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer; and
- c) ~~computer readable program code configured to send the~~ customer sales information ~~from the CSIPC server~~ to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information.

40. (Cancelled)

41. (Cancelled)

42. (Currently Amended) A computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, ~~the computer readable program code comprising~~ executable

by a customer sales information processing and communication server to cause the customer sales information processing and communication server to:

a) ~~computer readable program code configured to receive a request for customer sales information associated with a customer sent from a remote terminal of a sales representative of a business organization to a customer sales information processing and communication (CSIPC) server associated with and under the control of the business organization;~~

b) ~~computer readable program code configured to retrieve customer rating information associated with the customer using the CSIPC server, comprising retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system is not associated with the organization; and~~

retrieve internal customer information associated with the customer from the business organization, wherein the internal customer information includes payment history information associated with the customer and an internal customer rating based on both the external credit rating and the internal customer information;

c) ~~computer readable program code configured to automatically determine a sales term using the CSIPC server, wherein the sales term is based on the customer rating information and internal customer information, wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment; and~~

d) computer readable program code configured to send the sales term to the remote terminal sales representative from the CSIPC server;
~~wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment.~~